

Debtor 1	Eva Marie Large		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Pennsylvania			
	(State)		
Case number	19-13134		
(If known)			

MM / DD / YYYY

12/15

## Part 1: Describe Your Household

☒ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

☐ No  
☐ Yes

☐ Yes

4d.	\$	0.00
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Debtor 1

Eva Marie Large

First Name

Middle Name

Last Name

Case number (if known) 19-13134

## Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ 0.00

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ 165.00

6b. Water, sewer, garbage collection

6b. \$ 38.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 0.00

6d. Other. Specify: \_\_\_\_\_

6d. \$ 0.00

7. **Food and housekeeping supplies**

7. \$ 610.00

8. **Childcare and children's education costs**

8. \$ 0.00

9. **Clothing, laundry, and dry cleaning**

9. \$ 250.00

10. **Personal care products and services**

10. \$ 124.00

11. **Medical and dental expenses**

11. \$ 71.00

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 360.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 90.00

14. **Charitable contributions and religious donations**

14. \$ 0.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0.00

15b. Health insurance

15b. \$ 0.00

15c. Vehicle insurance

15c. \$ 180.00

15d. Other insurance. Specify: \_\_\_\_\_

15d. \$ 0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

16. \$ 0.00

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ 0.00

17b. Car payments for Vehicle 2

17b. \$ 0.00

17c. Other. Specify: \_\_\_\_\_

17c. \$ 0.00

17d. Other. Specify: \_\_\_\_\_

17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

19. \$ 0.00

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ 0.00

20b. Real estate taxes

20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0.00

20e. Homeowner's association or condominium dues

20e. \$ 0.00

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21. **Other.** Specify: Food for and litter for two dogs and a cat

21. **+\$** 45.00  
**+\$** \_\_\_\_\_  
**+\$** \_\_\_\_\_

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 2,483.64

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ \_\_\_\_\_

22c. \$ 2,483.64

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 2,844.33

23b. Copy your monthly expenses from line 22c above.

23b. **-\$** 2,483.64

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 360.69

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: Expenses are fluid because of COVID-19 and deterioration of the house. There are un expected repairs. If I am able to work, my expenses will go up. My daughter's school expenses are also dependent on the pandemic. In calculating the utility expenses debtor deducted LIHEAP payments I am required to assign to the utilities to be on the CAP and CRP programs.